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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/707,313	
	Filing Date	December 4, 2003	
	First Named Inventor	Fides	
	Art Unit	TBA	
	Examiner Name	TBA	
Total Number of Pages in This Submission	2	Attorney Docket Number	60655.2400

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Group
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P.
Signature	
Date	February 23, 2004

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Applicant(s): Fides, et al. Attorney Docket No.: 60655.2400  
Serial No.: 10/707,313 Group Art Unit:  
Filed: December 4, 2003 Examiner: TBA  
Title: GUARANTEED NEGOTIATION Confirmation No.: 1312  
SYSTEM AND METHOD

**POWER OF ATTORNEY BY ASSIGNEE**

**AND CERTIFICATE UNDER 37 CFR 3.73(b)**

American Express Travel Related Services Company, Inc. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

American Express Travel Related Services Company, Inc., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby revokes all previous powers of attorney or authorization of agent given in the above-identified application and hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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**Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.**

By: 

Title: Stephen P. Norman, Secretary

Date: 2-19-04